

A METHODIST APPROACH TO STEWARDSHIP:
AN EVALUATION OF JOHN WESLEY'S SERMON "THE USE OF MONEY"
AND ITS APPLICATION TO CONTEMPORARY FUND RAISING

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ABSTRACT

This professional project attempts to examine John Wesley's sermon on "The Use of Money" with its unique formula: gain all you can, save all you can, give all you can, to determine if there is any distinctive elements which would be unique to a model of Methodist fund-raising. It does this by closely examining the sermon in an exegetical way to extract Wesley's intent and meaning in the sermon and then exegeting the "Parable of the Unjust Steward" found in Luke 16:1-8 to compare with Wesley's use of this controversial parable.

An extensive critique of the sermon as it applies to modern stewardship and the Christian's motivation for giving offers the reader a flavor of Wesley's views on stewardship and his theological and social understanding of the role of money in the Christian life.

Included in the project is an original sermon by the author using the formula set forth by Wesley in his sermon and applying to contemporary stewardship.

Several models of fund-raising were examined and critiqued and evaluated: the Every Member Visitation, the Roman Catholic "Catechesis" Model, the Pony Express, and the Faith and Commitment Model. This is followed by the formulation, in outline form, a "Methodist" model for approaching Christian congregations for the purpose of fund-raising.

The project concludes that although there is a distinctive Methodist "flavor" in using Wesley's formula in approaching a style of fund-raising, any Christian group could adapt and use this project's conclusions.

INTRODUCTION

Stewardship is an important and vital part of the promotion of the Christian "mission" in the contemporary local church. In its broadest understanding stewardship includes the Christian's approach to all aspects of life, time and ability, possessions, community service, and natural resources; a total response of the whole person to the divine activity as it is encountered in the person himself, in the Christian community, and in the world. This understanding is rooted in the Christian's faith in the central reality of all life as a gift through the grace of God.

This paper, however, will limit its scope to that aspect of stewardship which has to do with the use of money, more specifically, the Methodist's use of money as mandated by the founder of Methodism, John Wesley.

Wesley presents his theology of stewardship in two sermons: "The Use of Money" and "The Good Steward." In his sermon entitled, "The Good Steward," Wesley presents several maxims of stewardship: that man is not proprietor of the world, although the Creator has given him dominion over it; man must die and leave all possessions to others; every person will be called to render account of his stewardship at the "judgment," followed by eternal sentencing; and therefore, the lesson that must be learned is the preciousness of time and the requirement of wisdom.

However, this paper will focus on the second of Wesley's sermons, "The Use of Money" because it more directly focuses on the stewardship of money and possessions. It will isolate this sermon by Wesley as a

prototype of the Methodist approach to the stewardship of money, and will examine the sermon through careful analysis to determine its usefulness to the contemporary church and its application for use in improving the stewardship of money in the local church. Included in this focus will be the subject of a "distinctively" Methodist understanding of stewardship: From Wesley's sermon can such an understanding operant in the contemporary church be identified? And, if so, what does it look like?

This paper will be composed of five major parts: part one will look at the general background of Wesley's sermon on "The Use of Money" and his preaching style.

Part Two will examine in detail Wesley's sermon by exegeting the text in accord with the basic outline.

Part three will attempt to exegete the scriptural text that Wesley used in developing the sermon, The Parable of the Unjust Steward (Luke 16:1-8).

Part four will be a critical analysis of the sermon and Wesley's theology of stewardship as it addresses the possible importance of this approach for the contemporary church.

Part five attempts to put into tangible form Wesley's approach to the stewardship of money by developing a sermon based on his "prototype" or "formula" as well as the designing of a model of fund-raising based on this Wesleyan understanding of money and its application in the contemporary local church. Four other models of "fund-raising" presently being used in local churches will be presented and examined. These four models or "methods" are: the Every Member Visitation model, the Roman

Catholic "Catechesis" model, the Pony Express model, and the Faith and Commitment model.

With these analyses set forth and examined, the conclusion drawn will show that the Wesleyan theology of stewardship is still an important and viable option to Christian stewardship and can be applied to more than one model of "fund-raising." The Wesleyan formula can also provide a good outline toward the motivation of improved Christian stewardship in the local church.

A final summation of the project's findings and its limitations and suggestions for further follow-up research will conclude the paper.

Chapter 1

BACKGROUND TO WESLEY'S SERMON

Before we can begin a critical analysis of Wesley's sermon on "The Use of Money" as it applies to contemporary American stewardship, we first need to observe something of Wesley's background out of which the sermon was derived.

A. The Setting

The Evangelical Revival of the eighteenth century was not a monopoly of Wesley's. Along with George Whitfield and others it had many ramifications and expressions throughout the British Isles (as well as elsewhere). Nevertheless, for the theme which is ours, Wesley stands out significantly, partly because of the broad influence of the "Wesleyan Movement," partly because of his unyielding insistence on responsibility to God for the goods and gifts of creation and perhaps partly because of the extreme nature of his teachings on the subject.

It will be helpful to see his work in the context of the development of a philanthropic impulse of the eighteenth century in England. Both inside and outside the church, enterprises of humanitarian service spread. This impulse is important because of the changeover from an old position based on class distinction and almsgiving to one full of implications for the "new world" coming into being with the Industrial Revolution. As Wellman J. Warner has put it in his work on the Wesleyan Movement during the Industrial Revolution, "In so short a time it passed from the patronizing attitude of tradition to a new conception

involving ultimately a complete reorientation of social evaluations."¹

This Christian emphasis on philanthropy is significant in view of the contradictory trend of dehumanization brought on by the Industrial Revolution and the migration from the English countryside to the cities, with noisy slums and sprawling, dirty factories, the exploitation of labor (men, women and children) in the name of free enterprise and its impersonal attitude of unconcern about the fate of the individual.

When Wesley observed this society of which he was a part, he was acutely aware of the disparity between the wealthy and the poor. He wrote:

I have known one in London...picking up from a dunghill stinking sprats, and carrying them home for herself and her children. I have known another gathering bones which the dogs had left in the streets, and making broth of them to prolong a wretched life!²

And on the other hand:

Only look into the kitchens of the great, the nobility and gentry, almost without exception...and when you have observed the amazing waste which is made there, you will no longer wonder at scarcity, and consequently dearness, of the things which they use so much art to destroy.³

It was in such a world in transition that Wesley played his part. There have always been the rich and the poor, the haves and the have-nots, but the Industrial Revolution meant everything escalated on

¹Wellman J. Werner, The Wesleyan Movement in the Industrial Revolution (London: Longmans, 1930), p. 33.

²John Wesley, Works (New York: Carleton and Porter, 1856), VI, 274, 176-277.

³Francis J. McConnell, John Wesley (New York: Abingdon Press, 1939), pp. 262-263.

a much larger scale: larger accumulations of money, larger centralized labor forces, larger tools worked by those who did not own them, larger world-wide markets. The ordinary man had little chance. National leaders virtually ignored the masses.

Although Wesley was totally aware of the vast differences between the rich and the poor, it "is doubtful...if Wesley fully appreciated the bleakness of the age..."⁴ He was so fed from within by the strength he needed and had such a zest for life himself that he could not totally appreciate the barrenness of the common man's plight, only to a small degree, in this dawn of the Industrial Revolution. The long hours of work, the squalid conditions of living, the importance of the necessities of life; these didn't reach him as they did the people who endured them. As Francis McConnell points out, "Wesley was a vital person, running over with life...Like others, he did not think much about some of the hardships..."⁵

Wesley's concern seemed to focus on individual piety as redeeming one from his lot in life, even though the many social evils of the Industrial Revolution were prevalent. Wesley taught the worth of the individual soul, the Industrial Revolution taught the right of every individual to get what he could...every man for himself. Workers were looked at in the mass by employers and if they tried to act in mass on their own behalf they soon found out what employers, as individuals, could do. Adam Smith helped all this by his doctrine of an "invisible

⁴Ibid.

⁵Ibid., p. 271.

hand" guiding all individualistic efforts toward the common good, a philosophy which employers used and degraded to the utmost.⁶ This, along with the perversion of "the protestant work ethic," that said that success was divine and failure sinful enforced the continuation of a "class system" based on wealth.

However, though great differences were prevalent between classes, the Industrial Revolution benefited the classes which Wesley and the Methodists served. The qualities which made for "good Methodists" were also those which served the demands of the revolution: industriousness, sobriety, honest, and thrift. Wesley feared that Methodists would become "well to do" and lose their religious zeal and fervor.

It is easy for us to see that the Industrial Revolution brought with it immense wealth for a few and a new standard of life for the great mass of people. But when Wesley was active, only the beginnings of this vast social change were visible, and what he saw troubled him. What he observed as a "new luxury" which fed on the new wealth and an attitude on the part of the common man to get his at the expense of others.

Wesley's approach to this time of transition was to minister to the hard lot of the workers, helping them to discover themselves by attempting to lift them above the sordidness of their condition and directing them toward a higher spiritual world. The virtues of thrift, frugality and industry, encouraged by Wesley, helped some workers to rise to industrial leadership and others to better their economic lot.

⁶Ibid., p. 272.

Wesley also helped call attention to some of the wrongs, possible and actual, under the new industrial order and called persons to become deeply religious and to work harmoniously toward Christian perfection. We may wonder that Wesley did not see more clearly that for persons to be perfect, a perfect environment is needed. Wesley would have answered that criticism, according to McConnell with the "avowal that the most important environment for human beings is other human beings, and that in our struggles to make other human beings better, we ourselves travel along a path to perfection."⁷

B. The Wesley Sermons

We need briefly to say a few words about Wesley's sermons so as to see the method of preaching, the content, and to whom Wesley directed his sermons.

It has already been stated earlier in the paper that Wesley's audience was primarily the common working man whose plight was an extremely hard life. Wesley perceived of his task "to convince the masses of his time that there was at hand news from God, and that the news was good..."⁸

There can be no doubt as to the care with which Wesley prepared his sermons, at least for publication. As the one hundred and fifty sermons have come down to us, they are the heart and substance of the teaching of Methodism. McConnell is of the opinion that it is not possible to go through the sermons of Wesley and find a sentence which

⁷Ibid., p. 295.

⁸Ibid., p. 94.

does not have his mark and spirit upon it. They are just as Wesley wanted the world to see them.⁹ So by understanding Wesley's sermons we take a significant step toward understanding Wesley.

Wesley's style of preaching was somewhat undramatic but rigorous, direct and plain. Much of the content is dry, with no appeal to pathos, or humor, or illustrative material other than Biblical, no side trips of oratory. Just straight, bare, and forceful preaching. This was undoubtedly because the sermons of Wesley, as published, were reworks of the sermons as he had originally preached them.

While Wesley accepted the doctrines of the church, he did not give much space to doctrine in his sermons, except as it had direct bearing on life. The sermons were ethical, Christian truth bearing upon human conduct. He always held to the main track of his discourse. It seems apparent that Wesley must have expected his readers and hearers, in the main the common man, to understand him and to know what he meant.¹⁰

Wesley had a way of making an impression on his listeners by frequently using a series of rapid fire, heartsearching, personal questions. One of his students, Benjamin Kennicott, described Wesley's preaching this way:

He expressed himself like a very good scholar, but a rigid zealot; and then he came to what he called his plain, practical conclusion...And he fired his address with so much zeal and unbounded satire as quite spoiled what otherwise might have been turned to a great advantage.¹¹

⁹Ibid., p. 97.

¹⁰Ibid., p. 99.

¹¹John Wesley, Wesley's Standard Sermons (London: Epworth Press, 1961) I, 89.

An examination of his sermons reveals an extraordinary ability to think clearly and logically and to present truth as he perceived it, controversial though it might be, in a plain and convincing manner. It is in this context and style that Wesley constructed and delivered his famed sermon on "The Use of Money."

Chapter 2

EXEGESIS OF WESLEY'S SERMON

John Wesley left behind him in print one hundred and fifty-one sermons.¹ Most of these were published in the Armenian Magazine before being gathered together in book form. For the purpose of this paper we will be looking at only one of these, "The Use of Money," in which Wesley sets forth his famous "formula" for the Christian's use of money: "Gain all you can, save all you can, give all you can."

"The Use of Money" is based on the text from Luke 16:9, King James Version, "I say unto you, make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations," which follows Luke 16:1-8, The Parable of the Unjust Steward.

In his introduction Wesley attempts to point out, through introducing the aforementioned parable, that the "children of this world are wiser in their generation than the children of light" (Luke 16:8), when it comes to the wise and consistent way they use money (the mammon of unrighteousness). Not that they are absolutely wiser, for in things of the spirit, "those who seek no other portion than this world" are "one and all, the veriest fools, the most egregious madmen under heaven."² But, Wesley points out, they are consistent with themselves, truer to their principles, pursuing their ends steadily, "than the children of

¹Francis J. McConnell, John Wesley (New York: Abingdon Press, 1939), p. 96.

²John Wesley, Fifty-Three Sermons (London: Wesleyan Methodist Book Room, 1771), p. 702.

light," the followers and disciples of Jesus Christ.

According to Wesley, Christians can learn to give a better rendering of their stewardship by observing the "Unjust Steward." "Make yourself friends," by wise, timely, precaution "of the mammon of unrighteousness."³ In other words, if Christians are wise, careful, and observant of how they approach the use of money it can be used in a just and good way. The reason that money is considered unrighteous is in the manner in which it is frequently procured, or in the way that money, even honestly procured, is generally employed. Make friends of money by doing all possible good with it, particularly to the children of God, so that "when you fail," when you die, those who have gone before "may receive you," may welcome you into "the everlasting habitations" (heaven).

What Wesley is setting the stage for here is the advocacy of an excellent branch of Christian wisdom set forth by Jesus on all his followers, namely, the right use of money, a popular subject with the secular world, men of the world, but largely ignored or avoided by the chosen of God, the Christian community. Christians do not take "the use of this excellent talent"⁴ to heart as being as important as it is nor do they understand how to employ its use to the greatest advantage. Money is a gift of the wise and gracious God, possessor of heaven and earth. It has been, however, a grand target of poets, orators, and philosophers, in every age, as the "grand corrupter"⁵ of the world, the bane of virtue, the best pest of human society. But, according to

³Ibid., p. 703.

⁴Ibid.

⁵Ibid.

Wesley, gold and silver is not the cause of worldly corruption; the fault does not lie in the money, but in them that use it. It may be used for ill as most things, or it may be used well. It is applicable to good or bad.

Money provides services of all kinds. It is an excellent means of transacting business. And if used according to Christian wisdom, it is a commendable instrument for doing all manner of good. Wesley points out that if all men were innocent and good and distribution was received according to need, the use of money would be non-problematic. However, such is not the reality of the world. In the present state of mankind, money is an excellent gift of God, an answer to the noblest of ends. In the hands of God's children it is: food for the hungry, drink for the thirsty, clothing for the naked, and shelter for the traveler. It can be used as a nominal replacement of a husband to a widow and a father to children, a defense for the oppressed, health for the sick, eyes to the blind, feet to the lame, and solace in the face of death.⁶

It is, therefore, important that Christians know how to use money for good ends. The instruction on how to do this may be reduced to Wesley's formula of three plain rules which, observed properly, will issue forth faithful stewards of "the mammon of unrighteousness" (money).

A. Gain All You Can

The first of these plain rules for proper Christian stewardship is "Gain All You Can."⁷ It is here that the Christian meets the children

⁶Ibid., p. 704.

⁷Ibid., p. 705.

of the world on their own ground. It is the duty of the Christian to gain all he can gain, without paying too dear a price for it. The Christian ought not to seek gain at the expense of certain considerations, which Wesley enumerates in some detail. No gain at the expense of one's body is foremost in his thinking. No gain should induce one to impair his life or his health. This means avoidance of harmful vocations that would impair one's well-being. One has to be aware of his limits, for what is unhealthful to one may not be to another. The same exists with forms of labor that may be harmful to some and not to others. Life is more valuable than money or what money can provide. If one is in a work that is harmful or potentially harmful, then he should get out of it or exchange jobs, even if it means that he will be earning less as a result.

A Christian should gain all he can without also hurting his mind any less than his body. He must preserve a healthful mind at all costs. A Christian must not engage in a sinful trade or such work that may be unlawful before God or country. "The King must not be defrauded of his right, for to do so would be as sinful as to rob a fellow subject."⁸ According to Wesley, the King has as much right to his customs as the Christian has to his apparel or his home. Businesses must do business in a legal and moral manner without lying or cheating, for to do otherwise would be inconsistent with good conscience; for to gain money, we must not lose our souls. Again, there are some who may be employed in business innocently, that will not hurt either body or mind, while others

⁸Ibid., p. 706.

will be unable to maintain a clear conscience. Wesley himself felt that certain disciplines might cause him to be unfaithful if pursued, while others might be able, in all good conscience, to do so without damage to body or mind. Using his criteria for gaining, how one applies these principles is discretionary, but every man must judge for himself and abstain from whatever he in particular finds to be hurtful to his soul.

The Christian ought to gain all he can without hurting his neighbor. Love of neighbor as self would preclude this. The Christian cannot justify the means to achieve the good ends if the means he employs is harmful to another. Gambling, foreclosure, padded charges, excessive interests, are all considered by Wesley to be harmful and as such are evil. The Christian is not allowed to do evil even though good may come from it. Nor can he ethically undercut his neighbor's business by under-selling below market price for the purpose of driving him out of business. Nor can he plot to ruin his neighbor's trade in order to advance his own. Nor must he gain by stealing away or enticing away his neighbor's workers or employees for the purpose of having them work for him. For Wesley this must not be done for to do so would be tantamount to damnation in hell.

The Christian must not gain by hurting his neighbor physically any more than hurting him in substance. Engaging in trade or selling things that would render harm to one's neighbor's health is forbidden. Liquor, according to Wesley, is one such thing that would do harm. Only those who prepare and sell liquor for medical use may keep their conscience clear, and this is a rarity even then. Those who make liquor for use other than medical, and who sell it, are "poisoners" who murder the King's subjects and "drive them into hell." What is their gain

if not the blood of these pitiful souls. They may become rich, but who would envy them when God's curse is upon them, delivering them "to the fires of the uttermost hell!"⁹

Wesley also considers physicians who delay the curing of ills in order to receive more money, those who play with human lives, who get rich on misery, are guilty of gain by physically harming their neighbor. How could anyone be of clear conscience before God who, where possible, does not shorten sickness and pain as much and as soon as he can? If he does not, it is clear that he does not love his neighbor as himself, nor does he do unto others as he would do unto himself.

Whatever is procured by hurting a neighbor in his soul is also ill-bought again. The Christian must not contribute directly or indirectly to his neighbor's immorality or intemperance. Therefore, playhouses, opera houses, taverns, and the like, are for Wesley establishments that must be very careful that they not cause damage to the souls of men. If the Christian's employment and gain in these things are good then he can have a clear conscience. But, if on the other hand, they cause men to sin, his is a sad account to give before God.

It is the duty of all who engage in worldly business to "Gain all you can" provided these cautions and restrictions are observed. Gain all you can: by honest industry, by not wasting time (since the Christian has no time to waste), by doing everything as well as possible. The Christian should work hard, sparing no pains nor doing a job half-way or carelessly. He should gain all he can by using good common sense,

⁹Ibid., p. 708.

the good understanding that God has given you. It is amazing how few do this. Christians should improve upon the past, continuously learning, reading and reflecting, and then practice what he has learned that he may make the best of all that God has placed in his hands.

B. Save All You Can

Now that one has gained all he can, by honesty, wisdom and diligence, the second rule of Wesley for proper Christian stewardship is "Save All You Can." The gain of money is a precious talent and this talent must not be thrown away foolishly. To fritter it away on idle expenses is the same as to throw it into the sea.

The Christian must not waste money on "desires of the flesh"¹⁰ nor pleasure of whatever kind, but especially "the pleasures of tasting."¹¹ Wesley is not talking just about the obvious indulgences of gluttony and drunkenness that almost anyone would condemn, but what he describes as an "elegant epicurism,"¹² a reputable, regular kind of sensuality which doesn't seem to be harmful to body or impair the mind, but which cannot be maintained without considerable expense. This expense is uncalled for and should be eliminated. Delicate foods and variety should be avoided by the Christian who should be content with the basic foods that nature requires.

Nor should the Christian waste his gain in visual gratifications,

¹⁰Ibid., p. 710

¹¹Ibid.

¹²Ibid.

superfluous and expensive apparel and/or needless ornamentation. One should avoid the adornment of his house with costly furniture or pictures or books, etc.

The Christian should waste nothing to gratify pride, to gain the admiration or applause of others. This kind of pride often goes along with other worldly desires. Men are often wasting money on expensive furniture, or apparel, or diet, not merely to please the appetite or imagination, but their vanity as well. Others may applaud one's elegance, or taste, or generosity, or hospitality, but to Wesley, that applause is purchased at a very costly price. Christians should be content with the honor that comes from God.

To Wesley, the more one indulges his gratifications, the more they increase. As he describes it:

Whenever...you expend anything to please your taste or other senses, you pay so much for sensuality. When you lay out money to please your eye, you give so much for an increase of curiosity--for a stronger attachment to these pleasures which perish in the using. While you are purchasing anything which men use to applaud, you are purchasing more vanity.¹³

To Wesley it would be less folly to throw one's money into the sea than to keep indulging in these sensual gratifications.

Nor should the Christian waste money on his children anymore than on himself. Why should one purchase more pride or lust or vanity or foolish, hurtful desires for them? Children have enough of these already without giving them more. One should not leave his money to his children if he has reason to suspect that they would waste it in the gratifications already described. To do so would be at the peril of their souls. One

¹³Ibid., p. 711.

should remove out of the way whatever you foresee would increase their sins. Wesley was amazed at parents who, in their infatuation, felt that they could never leave their children enough.

To the question, "What would you do in my case?...if you had considerable fortune to leave?" Wesley replied: "Whether I would do it or no, I know what I ought to do."¹⁴ He then describes how if he had one child who knew the value of money, one who he believed would put it to good use, it would be his duty to leave the bulk of his estate to that child and to the rest as much as would enable them to live comfortable lives. And if all were ignorant as to how to use money properly, he would advocate giving each one what would keep him above want and bestow the rest in a way that would do the most for the glory of God.

C. Give All You Can

From Wesley's viewpoint, the Christian should not imagine that he had done anything by just "gaining and saving all you can" if he stopped there. There is a much greater end. If a man merely lays his money up, that is, hoards it, he might as well throw it into the sea or bury it in a hole. Not to put it to good use is to fail in one's stewardship.

God has placed us here, not as a proprietor, but as a steward, entrusting us with a variety of goods. But the sole ownership is still His. As the Christian is not his own but belongs to God, so is all that we enjoy. He has told us in clear enough terms how we are to employ what has been entrusted to us in such a manner as it may all be treated

¹⁴Ibid., p. 712.

as a holy sacrifice, acceptable through Jesus Christ. God has also promised to reward this service eternally in heaven.

Therefore, if one desires to follow God's direction and be faithful and wise in his stewardship, out of that portion of God's goods one is given (which God can redeem at anytime it pleases Him), first, provide for one's self that which is needful: food, clothing, shelter, etc. Secondly, provide for one's family and their needs. If there is a surplus after this is done, then thirdly, do good to those of "the household of faith."¹⁵ If a surplus still remains, then fourthly, do good to all you can as you have the opportunity. In so doing, the Christian will "give all you can," which is to say, all you have. In this way the Christian "renders to God the things that are God's" not only in the giving to the poor, but also in the manner he expends his money in providing that which is needful for self and household.

But, doubt may arise as to what is proper to spend on self or household. If so, Wesley advises that the Christian ask himself (1) Am I acting according to my true character as a steward, not as a proprietor? (2) Am I doing this in obedience to God's word, as scripture requires me to do? (3) Can I offer up this action, this expense, as a sacrifice to God through Jesus Christ? (4) Have I reason to believe that for this work I shall have a reward at the end (at the resurrection of the just)? By this four-fold consideration one can discern and receive clear light in the way to go.

If doubt should still remain as to the way to go in exercising

¹⁵ Ibid., p. 713.

one's giving, then examine one's self by prayer. Can one say, without conscience condemning him, what it is he is doing, in prayer before God. If his prayer is pleasing to God, then there is no reason to doubt that the expense is right and good and one should not be ashamed.

So, as Wesley points out, one can see what it takes to "make friends of the mammon of unrighteousness," and by what means one may procure or gain, so that "when ye fail, they may receive you into everlasting habitations." One can see the nature of true Christian prudence, so far as it relates to the use of money. Gain all you can, without hurting one's self or one's neighbors in soul or body, by applying all the diligence and understanding that God has given. Save all you can, by cutting off every expense which serves only to indulge foolish desires, be it the gratification of the flesh, the eye, or pride of life. One is to waste nothing on sin and folly, whether for self or children, including time. Give all you can, or in other words, give all you have to the glory of God. The Christian must not limit himself to this or that proportion, but render to God, not a tenth, not a third, not half, but all that is God's, be it more or less, by employing all on one's self, one's household, the household of faith, and all mankind, in such a manner that he may give a good account of his stewardship in the final accounting. The Christian should give in such a manner that becomes the scriptures and that would deserve reward when the Lord comes again in glory.

If the Christian is to be a faithful and wise steward he must manage God's goods thusly. His conscience will bear witness to that faithfulness.

D. Conclusion

Wesley concludes his sermon with a mild exhortation to do God's will from that moment on. The Christian is to act up to the dignity of his calling. He is not to be lazy, but to do his work honestly and with diligence. He must not waste, but cut every expense of fashion and whim. He must not cover, but employ whatever God has entrusted to him in the doing of good, all possible good, in every way, to all mankind. He is to give all he has. all he is, as a spiritual sacrifice to the God who has withheld nothing from him, including His Son.

Chapter 3

EXEGESIS OF THE "PARABLE OF THE UNJUST STEWARD"

Before we can make a proper critique of Wesley's sermon on "The Use of Money" as to its value for contemporary Methodism, we need to look carefully at the parable of the so-called "Unjust Steward" (Luke 16:1-8), upon which he bases his sermon.

This parable has been a source of consternation to many a biblical scholar as well as preacher. It occurs only in the Gospel of Luke with no indication of its occasion other than that it is addressed to the disciples (v. 1). As a parable, it may suffer more than most from a lack of context.

One of the difficulties is agreement as to the ending of the parable. Crossan¹ and Dodd² end the parable with verse 7, while Tolbert³ concludes with verse 8a. Smith⁴ concludes the parable by using all of the eighth verse, and Perrin⁵ and Buttrick⁶ complete the parable at verse 9. I tend to agree with Tolbert that the parabolic structure is

¹John Dominic Crossan, In Parables (New York: Harper and Row, 1973), p. 27.

²C. H. Dodd, The Parables of the Kingdom (New York: Charles Scribner's Sons, 1961), p. 17.

³Mary Ann Tolbert, The Parables (Chicago: University of Chicago, 1977), p. 80.

⁴Charles Smith, The Jesus of the Parables (Philadelphia: United Church Press, 1975), p. 146.

⁵Norman Perrin, Rediscovering the Teachings of Jesus (New York: Harper and Row, 1976), p. 115.

⁶George Buttrick, The Parables of Jesus (New York: Harper and Brothers, 1928), p. 118.

is completed with verse 8a and verses which follow (v. 8b-13) represent sermonic additions by other than Jesus. C. H. Dodd's note may be well justified: "We can almost see here (8b-13) notes for three separate sermons on the text."⁷

J. Duncan Derrett has offered an approach to the interpretation which uses law and custom of the Middle East. He suggests, in effect, that the steward of the parable was not further depriving his master, but simply cutting down the amount of illegal interest he had charged (an amount beyond acceptance and a form of usury).⁸ This reduction would bring relief to the debtors for which they would be grateful to the steward and would be prepared in some way to return the favor, which was indeed the steward's purpose. But, the debtors would also attribute this rebate to the master, since the steward, although dismissed, was still acting as his agent in the debtor's eyes, and hence, the master would be viewed as a generous and considerate man with which to continue to do business. The master would not lose anything but his share of the exorbitant interest. The steward would lose his share, but, it would be an investment in his future. So, when the master commended the steward it would make sense that the master might find the astuteness of the steward appealing in as much as his own reputation has been enhanced. The steward remains dismissed, but both have gained in the transaction.

Another contemporary understanding of the parable is the position

⁷Dodd, p. 18.

⁸J. Duncan Derrett, Jesus's Audience (New York: Seabury Press, 1973), p. 90.

taken in an unpublished paper by John N. Blackwell,⁹ in which he analyzes the parable using "binary opposites" to illustrate the components of the story. He points out that "as the parable is composed, a binary opposition, resolved by a mediating term, gives structure to its composition. Then as the parable is heard, it will be perceived according to this same structure: the mind will identify a fundamental opposition and its mediating term."¹⁰

Accordingly, what we have is a story about a steward who has been charged with wasting his master's goods. The master demands an accounting from the steward and upon discovering the steward's wastefulness, he fires him. So far this is as we would expect from the master, the dismissal of a dishonest cheat.

The parable then turns to the steward's reflection of his critical situation and the plan that he devises so that he will be accepted into the community after he is terminated from the master's employment. So, summoning his master's debtors, he proceeds to receive only a partial payment of the debts. This is somewhat offensive to the reader, but not wholly unexpected for we know already the steward to be dishonest. But we come to verse 8a and we are told that the master commends him for his "shrewdness" (or "astuteness" in New English Bible). This is totally unexpected and forms questions in the mind of the reader. For Blackwell, the question raised is "What is the fundamental opposition and how is the

⁹John N. Blackwell, "The Parable of the So-Called Unjust Steward: Structural Expose and Hermeneutic of Luke 16:1-8a" (an unpublished paper), 1981.

¹⁰Ibid., p. 4.

opposition discerned?" The answer is that the discovery of any binary opposition must always come from the content itself.¹¹ Stewardship is the subject of the entire parable. Discovery of this binary opposition hinges on the linking together of what happens at the beginning of this parable and what does not happen at the end, or, more precisely, what we expect to happen."¹²

What is happening is the formulation in the reader's mind of a fundamental opposition: the difference between a wasteful steward on the one hand and a good steward that conserves his master's goods, on the other. The problem has to do with how to bring the fundamental opposition into focus. We can do this by juxtaposing what we expect to happen and what actually does happen.¹³

What we expect to happen is for the steward to collect the two unpaid bills by receiving one hundred percent or perhaps one hundred percent plus interest. What in fact happens is that the wasteful steward, motivated by his own need to be accepted by his community upon termination, collects only a percentage of the debt owed. And then he is commended.¹⁴

"This, in fact, is all we need to bring the opposition clearly into focus,"¹⁵ according to Blackwell. The master and steward do not form a binary opposition in the fundamental sense because, though it is true to the issue of wasting versus conserving, they are indeed opposed; with

¹¹Ibid., pp. 5-6.

¹²Ibid.

¹³Ibid.

¹⁴Ibid.

¹⁵Ibid., p. 7.

regard to what is done with wealth they are identical. We may consider the master himself to be conservative inasmuch as he fires the steward for his wasteful actions. But the steward is also generous and gracious (albeit with someone else's money) and apparently so is the master. We expect the steward to collect at least one hundred percent of the debt because we expect this is what the master will demand. However, we are wrong. The steward is commended apparently for his astuteness at being gracious and generous. Graciousness and generosity are what the master and steward have in common.¹⁶

What is necessary to set up the binary opposition then is to discern the opposite of "graciousness and generosity." Blackwell suggests the characterizations "stingy" or "niggardly" as opposites, and as functions be combined with "wasteful" to constitute a fundamental binary opposition with "conservative" functioning out of "generosity" and "graciousness."¹⁷


We are used to thinking of wasting as bad and conserving as good. We also have a distaste for stinginess or niggardliness while we applaud graciousness and generosity. We think of them naturally as opposites and therefore, associate them together: waste, stinginess, niggardliness as bad; conservative, gracious, generous as good. And so, we perceive the good versus the bad; the generous conservative versus the niggardly wasteful. And yet, the steward fits neither of these definitions. He is wasteful but he is also generous and gracious.¹⁸

¹⁶Ibid.

¹⁷Ibid.

¹⁸Ibid., p. 8.

The steward, then, combines one term from each of the components of the fundamental binary opposition upon which the parable is based and through which it is understood.¹⁹

the generous conservative
 the niggardly wasteful  the generous wasteful

Given the acceptance that conservation, graciousness, and generosity or good qualities, and wastefulness, stinginess, and niggardliness are undesirable qualities, we would also tend to agree that the latter characteristics are detrimental to community.²⁰

We have already seen that because of his wasteful actions the steward is terminated. He clearly is not being commended for his wastefulness. Rather, he is being commended for his astuteness in being gracious and generous. "But it is not his money," we say. This is true if the bottom line is the legalistic collection of the debt. But, this notion is what the parable calls into question. It is the master's money; he is the one with the right to be angry. However, he is not. Instead, he commends the steward for his astuteness. And what is that astuteness? It is the way in which he bestowed generosity and graciousness on others so that when in need, he might be treated in the same way. This is what the master commends him for. The master is not commending wastefulness. Conserving is clearly better. But what is best and most important, is community...that people receive and accept one another. The squandering of wealth contributes little to community but what is disastrous are the human acts of niggardliness and selfishness. For here is the place where community is fractured, the tearing apart

¹⁹Ibid.

²⁰Ibid., p. 9.

of the human family. What creates community and possibility of coherence and a meaningful life together is the giving that comes from the gracious heart of generosity...even at the expense of the master.²¹

So, the parable presupposes that we think, customarily, of the world in legalistic terms, in terms of merit. One gets what one earns. Nothing more. The parable then challenges this thinking by introducing community and asks which is right: legalistic merit that demands a principal plus interest kind of niggardliness that may result in the community's fracture, or the giving that comes from generosity and graciousness and promotes the reconstruction of a fragmented community.²²

It is quite clear that the steward is dishonest; the parable says so. However, it does so in the legalistic framework through which we first perceive the parable. But, as Blackwell points out,

in the final analysis, can we call him unjust? Can we heap condemnation on a man who cultivates the prospect of community? Who receives others, that he too might be received?²³

What is constructive in this text is that its effect is finally prophetic, but not in a way that leaves the reader victimized and defensive, but reflective, and with a new way of looking at things.²⁴

Certainly, this is a perceptive and fresh approach to this often confusing and problematic parable. However, the complexity of this exegetical position causes one to question if this was the perception

²¹Ibid., p. 10.

²²Ibid., p. 11.

²³Ibid.

²⁴Ibid., p. 13.

of the hearers of the parable. It would be more conceivable to think that the "moral" to the story would have been much simpler to understand and interpret than through such a "binary" view of the parable.

I am inclined to agree with the more traditional view of the parable as set forth by such as Jeremias when he points out that the parable is a directive toward prudence and cleverness and not a recommendation for dishonesty nor a discourse against it. The steward is being commended for his cunning cleverness and astuteness in preparing for the judgment awaiting him from his master. He acted wisely by preparing for his future in the light of the crisis he faced. He was prudent and shrewd because by his actions people would receive him when he lost his position as steward. By this parable Jesus urges his audience to be prudent, clever, and shrewd, like the steward in matters of faith. He had announced that the Kingdom of God was imminent, bringing with it judgment, and the hearers should be preparing themselves quickly. They should act now so they will be received into the "eternal habitations," just as the steward prepared in his shrewdness for future "earthly habitations." Jeremias sums up the point of the parable well when he says:

You are in the same position as this steward who saw the imminent disaster threatening him with ruin, but the crisis which threatens you, in which, indeed, you are already involved, is incomparably more terrible. This man was...wise (v. 8a), i.e., he recognized the course, he acted unscrupulously no doubt...Jesus did not excuse his action, though we are not concerned with that here, but boldly, resolutely, and prudently, with the purpose of making a new life for himself. For you, too, the challenging of the hour demands prudence everything is at stake.²⁵

²⁵Ibid., p. 13.

One might conclude with Blackwell, that what Jesus is recommending in this parable is the principle of "astuteness and generosity" as guiding the Christian in his relationship to the world and that the Christian should be consistent in his astuteness with the same fervor of commitment enthusiasm, and wisdom found among the worldly and that this generosity should serve to bind the community together in a common purpose.

However, with all the facets of this parable that could be emphasized, the main point or purpose would seem to surround the need for being prudent in the urgent preparation of Christians for the Kingdom of God that is imminent and especially as it applies to his relationship to money.

Chapter 4

CRITIQUE OF WESLEY'S SERMON

We now turn once again to Wesley's sermon on "The Use of Money." It should be noted that Wesley relied heavily upon the Bible in his preaching, but generally in a textual method (that is, selecting a particular verse from the context of the story or narrative) rather than an exegetical method. He relies very heavily, for example, on verse 9, using it as the platform for his sermon, dealing with the parable itself (16:1-8) primarily in the introduction and in references at points in the sermon.

As mentioned previously, many scholars would not agree that verses 8b and 9, which Wesley uses in the main, are even part of the parable, but rather are sermonistic additions to the parable. It is doubtful that Wesley would have seen the parable as a "call for community through generosity and graciousness with astuteness" but simply as a dishonest steward commended for the wisdom shown in his "timely precaution" to secure a better future after being fired. Wesley perceives of the steward as making good use of the opportunity he had before it was too late. Therefore, Wesley's greater emphasis is on verse 9, "make yourselves friends of the mammon of unrighteousness" by doing the best you can, while you can, so as to finally be received "into everlasting habitations." Indirectly, by being wise or shrewd in "making friends" with money and doing good with it, it will provide you a place in heaven.

Since its first preaching, the formula, or rules for stewardship, that is set forth in Wesley's sermon on "The Use of Money" has

been a sort of "benchmark" for Methodists and others and is still referred to as such.

In the sermon, Wesley is quick to point out that it is not wealth that is the "root of evil," only the love of it. Sin is in ailment of men and women, not money. Proceeding from this thesis he sets forth the famed formula for Christian stewardship: Gain all you can. Save all you can. Give all you can.

One of Wesley's major concerns was one of morality in the use of money. How one used his money had a moral effect upon the community of which he was a part. As he tries to point out, gaining will take care of itself if certain ground rules are observed. All gain is good if it does not violate one's own well being or is not gotten at the expense of one's neighbor. To be industrious is a virtue in the pursuit of gain. One should follow sobriety as a course and be wise in one's business dealings. It would be hard to find a more direct application of puritan virtues of industriousness, frugality and enterprise than is found in this sermon. It almost becomes a sin not to take advantage of the gifts God gives us for our improvement. A Christian's worldly work should be as consecrated as his religious commitment all for the purpose of God's glorification.

Using Wesley's definition of "gain all you can" it might very well call into question some of our contemporary methods of gaining. What would Wesley have thought about the modern emphasis on armaments and the widespread dependency of the economy upon such an industry or the severe interest rates that cause hardships and foreclosures would be purely speculative, but one would assume he would have a decisive disdain for such a means of gain. It is neither possible or defensible to

establish a modern list of forbidden means of gain, but there are certain guidelines that are helpful and that a Christian must weigh in the balance of choosing how he will pursue gain. What Wesley is trying to get across is that, as with the steward in the parable, our means of gain, whatever it may be, is tremendously important to us in our relation to God and in the expression of our faith in Christ.

I might add further that gaining cannot be a purely private affair. All gaining is geared into a larger process. What we do involves others. Our choices of gain are never isolated into a perfect situation, but always in relationship to others. Therefore, we are called to be and do the best we are capable, given the circumstances. To do less than our best is to possibly give harm to ourselves or our neighbor, which could contribute to the fracturing of community. A repairman who may do less than an adequate job of fixing the brakes of an automobile may be the cause of an accident that takes the life of another. A research scientist failing to apply all the knowledge he knows may fail one who is depending upon his finding the cure for his ailment. Failure of an employee to observe good health standards in a food facility can result in mass intestinal discomfort and possibly death. Owners or managers of industries that dump chemical waste or promote pollution practices become responsible for problems that effect thousands. An employer's neglect of proper safety standards subjects his employees to undue risks and dangers. The teacher who is content to "get by" rather than being properly prepared to teach the latest "truth" or procedures subjugates his students to an inferior preparation for life. The clergyman who doesn't do his homework may deny his congregation

desperately needed resources to cope with the strains and rigors of living.

Therefore, we are called to do the best and to constantly strive to improve that we might be the best stewards possible in the pursuit of our gain.

The second part of the Wesleyan formula, "save all you can," has significant ramifications as it relates to the limitations Wesley places upon it. Wesley calls for a frugal life that is absent from any expenditure for display or vanity. Wesley lived a simple life himself and abhorred useless and wasteful expenditure. To be stylish or to improve upon one's appearance meant nothing to him to the point that he would even denounce women who used ribbons in their hair as indulging in extravagant expenditures. What Wesley did not seem to understand was basic human nature. Most of us spend our lives under the watchful eyes of other people and do not feel that there is anything wasteful in producing as pleasant an impression as possible upon our fellow human beings. But, Wesley did not have the benefit of modern psychology as the the inevitability and naturalness of many human impulses.

What Wesley railed against was hoarding. One should save all that is necessary to provide for family and household and avoid the sin of wasteful expenditure. We would certainly agree with Wesley that we should avoid wasteful expenditure, but the difference would be in what we might define as "wasteful expenditure." Modern technology has provided us with a number of contemporary "necessary" conveniences that Wesley never dreamed of. To gain by saving was not a feasible alternative except to the wealthy in Wesley's day, but certainly not to the

common man. To save through investment at considerable interest was unthought of. It can only be surmised as to Wesley's attitude toward this kind of "saving."

Wesley's approach to saving was far simpler than in contemporary times. Saving all you can was simply a further application of the puritan emphasis on thrift, sobriety, and industriousness. Those virtues are still applicable, but the parameters in which they operate have been greatly expanded because of the requirements for the contemporary life-style.

The third aspect of the formula for Wesley is the safeguard: "Give all you can." It is here that Wesley's doctrine has its greatest impact toward stewardship. After reviewing the limitations in gaining and acceptable means of saving, he goes on to insist that for all given purposes, the surplus of one's wealth must be given away.

Even as Wesley became increasingly uneasy about the success of Methodists in fulfilling the first part of the formula, without carrying through on the third part, he still defended the use of money on the same basis as before. Because of the Industrial Revolution, many Methodists were becoming more and more economically fixed in worldly goods. That is precisely what concerned Wesley. His attack on the wrong uses of God's gifts was as avid as was his urging for the proper use. His formula was such that those who were practicing the first two tenants were often producing successful impressions as employees and being promoted to positions of leadership. In his Journal he makes references to the perils of accumulating wealth:

1763. On Monday evening I gave our brethren a solemn caution not to "love the world, neither the things of the world." This will

be their grand danger; as they are industrious and frugal, they must needs increase in goods. This appears already. In London, Bristol, and most other trading towns, those who are in business have increased in substance sevenfold, some of them twenty, yea, and hundredfold. What need, then, have these of the strongest warnings, lest they be entangled therein, and perish!¹

Wesley became acutely aware of the danger of distorting the sense of divine direction in the accumulation of wealth. He saw the danger for those who equated success and failure as divine providence and who considered their worldly successes to be as a result of divine blessing. Such a doctrine was never a part of the understanding of Wesley nor was it ever expressed in his writings.

Wesley believed that wealth had a corrupting influence and encouraged laziness and inequality by concentrating what all needed in the hands of the few. Toward the end of his life he wrote in "Thoughts Upon Methodism":

I fear, wherever riches have increased (exceeding few are the exceptions), the essence of religion, the mind that was in Christ, has decreased in the same proportion.²

Wesley never forgot to emphasize what he considered to be the absolute necessity of the third point of his stewardship formula, lest the most committed of his followers should fall. Hence the balance between the acquiring (gain) and wealth (save) itself, with strong opposition to the love of material possessions which might destroy the foundations of faith. For Wesley, the process of giving away all surplus after caring for family and household, was the safety valve for the

¹Henry Carter, The Methodist Heritage (Nashville: Abingdon Press, 1951), p. 121.

²John Wesley, Works (New York: Carelton and Porter, 1856), VII, p. 317.

relief of undue pressure and corruption from the world.

There has always been a tendency in the church to compromise on the problem of the Christian's use of money. Compromise is indeed inevitable when dealing with moral issues and most especially economic ones, for the playing field is not always clearly marked and in many situations there is no moral guideline to follow. The result is often a slacking of commitment to bring "all" under the lordship of Christ and a relaxing of discipline, opening oneself to the possibility of a double standard or a division of loyalties between the religious life and the pursuit of gain. Religion becomes religion, and business, business. The only safety valve is the holding to the "ideal" of Christian purpose whether one can see clearly what to do with a specific problem or not.

It cannot be claimed that Methodists ever followed Wesley's injunction about giving at all. It is fairly well known that Wesley, himself, practiced what he preached, about as well as anyone could, concerning the "giving all you can." According to McConnell:

He earned before his death large returns from his books. He gave away altogether about thirty thousand pounds. He did not spend anything upon himself beyond what most of us would call bare necessities. He did leave an annuity for Sally, the daughter of his brother Charles, but that is all. When the grave closed over him and the "poor men" who carried him to the grave had been paid the pound apiece that he had ordered, and his library had been set aside for his preachers, that was the end so far as his personal wealth was concerned.³

Perhaps the shortsightedness of Wesley was that he thought of the redemption of society by economic means in terms of the individual's use of money to help his fellow man, either by direct gift or preferably

³Francis J. McConnell, John Wesley (Nashville: Abingdon Press, 1939), p. 249.

by giving them work. With the infancy of the Industrial Revolution at work, he missed almost completely the social dimension of stewardship. Although Methodist giving was significant, it tended to dissipate without substantial effect on the basic causes of the economic problems.

Wesley's individual oriented doctrine still has much to say to the Christian who is likely to have an excess of possessions, but it must be adjusted to the very complex relations of a highly organized economic and social structure in which the individual is no longer the relatively free agent he was in Wesley's day. The modern income tax alone is a significant factor as well as family and educational responsibilities which carry a wide range of ramifications upon the individual income.

One of the chief contributions of Wesley was his approach to the doctrine of Christian perfection. His formula of "gain all you can... save all you can...give all you can" is an extension of his doctrine of perfection. "The chief test of Methodist regard for the neighbor had to be the use of money, mostly for relief of distress."⁴ Wesley was consistent that if a man were to attain perfection he must bring all his money under the ideal of perfection, as the proper use of money was a means toward salvation.

Wesley also saw the use of money as a means of a kind of social ministry, that is, a means of loving one's neighbor and relieving his misery. "The one path to perfect service of the neighbor that Wesley could see was in the actual relief of poverty by giving."⁵ He saw the

⁴Ibid., p. 248.

⁵Ibid.

giving of one's money for the relief of persons as the one duty most obvious in the use of money.

No one can fault Wesley in his approach to stewardship for eighteenth century England. Great social legislation primarily came after his death and his was a very pragmatic philosophy about why one should give. It was the moral and redemptive thing to do. And although Wesley was a highly moral and ethical individual and expected others to live as he, his preaching was highly moralistic in its content, using the threat of hell and eternal damnation as an important motivating force. That approach may have had validity in Wesley's time (although rioting and stonings were common at Wesley's preaching services), and may still hold some persuasive power in some more fundamentalist circles even today, among the great majority of Methodists (I dare say, Christians), this approach has dubious effect. Moralistic preaching in the main is not a major motivating force because it does not inspire or provoke imagination or insight in the listener. What it does is primarily provoke undue guilt on the individual for not doing something he finds very difficult or impossible to accept or achieve, or for doing something for which he had very little responsibility or ability to change. Effective stewardship preaching (or any preaching) is that which invokes imagination and inspires commitment on the part of the listener without substantially adding to an already heavy burden of guilt as a sinner.

A. Application To Modern Stewardship

We shall look now to determine if the Wesleyan formula can be useful in applying it to a contemporary understanding of stewardship.

Wesley's concern for honest gain not made at the expense of one's health or one's neighbor is still a responsible guideline in the stewardship of life. It is without much contradiction, an ideal for which the individual Christian strives. The Christian should take every consideration into account to treat his own self as a spiritual and physical "temple" and his neighbor, likewise. To deliberately and overtly seek gain at the expense of another or in sacrifice of one's own well-being would be sinful. What one must take into account in contemporary times is the differences in which money or gain is acquired in comparison to Wesley's.

For Wesley, gain was acquired only by honest toil. For the modern Christian most of his gain is received in the same way, but other forms of gain, even for the common man, is significant. The modern Christian may also receive benefits such as pensions and shareholdings. He may own property that grows in value with the economy. He may have investments in various kinds of endeavors which produce income. All this simply points to a much wider variety for means of gain available to the average contemporary Christian. True, such opportunities were available to the wealthy in Wesley's time, but not to the average citizen. To make money in ways other than employment is not an offense to the "gain all you can" aspect of the Wesleyan formula, but rather an expanded field of opportunity, not available to most in Wesley's time, in which money can be acquired honestly. However, as ways of gaining increases, so does the greater possibility of doing harm to self or neighbor.

One must call into question, in a society of affluence, the inequality of incomes among people. Also of concern must be corporations

whose practices may be detrimental to the well-being of persons for the sake of making a larger profit. Christians who might not choose to do harm to another directly may be contributing, indirectly, to the harm of others.

Also, the lack of opportunity to make an "honest living" because of unemployment due to inflation, or discriminatory practices, or educational skills, causes harm to persons both physically and spiritually. The Christian must avoid as much as possible, practices which are directly destructive to himself or his neighbor, but also those which indirectly contribute to the detriment of himself or others.

The Christian must always take into consideration that which contributes to the building and reconciliation of the community of which he is a party and attempt to avoid or dissipate that which fractures or destroys that community. Wherein the goal of "community" is strived for as the ideal of Christian gain, the first part of the Wesleyan formula would still be an applicable tenant in contemporary stewardship.

Saving was for Wesley primarily the avoidance of waste. The problem facing modern persons is the determination of what is considered wasteful. For Wesley waste was that which was useless or used for appearances or display. To "save all you can" was legitimate if every effort was made to avoid wasteful practices.

There is little doubt that the average modern Christian spends a significant part of his gain on "useless" acquisitions: gadgets, notions, alcohol, tobacco, lavish automobiles, etc., which do not contribute to his or his neighbor's well-being, but may be destructive, especially to his value system. However, expenditures for what would

not have been necessary in Wesley's time are more than essential in a modern society. Adequate transportation, health care, dental care, bodily comforts, improved living conditions, better quality food, art, labor-saving devices, indoor plumbing, public education, communication systems, etc., are just some examples of expenditures that are considered a necessary part of a contemporary life-style.

Like Wesley, the present day Christian must work against hoarding of his resources. But what does it mean "to hoard" when one is confronted with an inflationary future, a declining social security system, increased costs for hospital and health care, non-availability of natural resources, etc. It becomes more and more difficult even to define "selfishness" when the broader view of what it means to be responsible to self, family, and society is taken into account. For example, is it responsible (or even moral) to expect one's children to care for aged parents because the parents chose not to provide for the future, though it was possible to do so. Is it responsible to let one's appearance or one's home become disheveled or dilapidated in the midst of even a modest community standard? It is not certain what Wesley would have thought about these forms of contemporary responsibility, but for today's consideration they are essential.

So, perhaps more than Wesley would be willing to allow, in my opinion, to "save all you can" is an essential tenant of Christian responsibility and is certainly an applicable part of the formula for contemporary stewardship.

How then does the third tenant of the Wesleyan formula, "give all you can," apply to contemporary stewardship?

For Wesley, to "give all you can" essentially meant to give away all surplus after taking care of the essentials of living. For him, these essentials in eighteenth century England were minimal, so much so, according to McConnell, that when Wesley's own income was 30 pounds a year, he lived on 28 and gave away 2. When his income increased to 60 pounds the following year, he still lived on 28 and gave away 32. When it reached 90 pounds, he gave away 62.⁶ His was a life of self-denial and simplicity. Unfortunately, only those who can withdraw from society can be responsibly so self-sacrificing in the latter part of the twentieth century. So, to "give all..." must be viewed in another dimension or else a redefinition of "surplus" must be forthcoming.

Every definition of Christian stewardship sets for the premise of God as the author and owner of all things, the giver of every good gift. It is He that has made us and has provided for us. "All things come of thee, O Lord"⁷ is the lyrical ritual of acknowledging our stewardship in worship. Wesley's understanding and acceptance of this doctrine was unequivocal.

Viewed from the contemporary Christian's situation it often appears that he has little to do with what he is a steward of. Although he acknowledges God's supreme sovereignty over his creation, he wonders what his hard work and productivity is all about. One of the problems of this traditional emphasis is that what we have is not really ours, but God's, which can lead to a separation of the Christian from the world. Perhaps, a better understanding might be a position that affirms the

⁶Ibid., p. 250.

⁷The Methodist Hymnal (Nashville: United Methodist Publishing House, 1966), No. 807.

Christian as heir and co-producer as well as steward. Such a "doctrine" could then affirm the Christian's ownership of his skills and abilities and move him to deal responsibly with the "fruits of his labors" not only as a steward, but also as an heir.

Therefore, motivation is an underlying ingredient in all Christian giving. Not necessarily should giving, for all, be their surplus, but rather a response to their understanding of themselves and of the God who loves them.

B. Motivations For Giving

Let us then, briefly, examine the Christian's motives for giving. The New Testament tells us plainly that we can be motivated to give generously and responsibly in response to God's love for us. For "love is from God" (I John 4:7) and Christian stewardship is simply love made concrete. So, the source of motivation for Christian giving is the love of God. We are not loved because we deserve to be loved. We are loved because God is loving. T. A. Kantonen says:

Here lies the peculiarity of the gospel, the trait that distinguishes it from all other forms of religion. Man is not asked to do anything, to achieve anything, to meet any requirements...God has it in his heart to love sinners as they are.⁸

It is interesting that the motivation for giving was often perverted from a response to God's love to a giving on the basis of self-interest, one's salvation. Still prevalent in Christian circles is the concept that if one makes an offering or tithe to God he will be blessed and/or rewarded. This may be considered as a first step, or level, in the

⁸T. A. Kantonen, A Theology for Christian Stewardship (Philadelphia: Fortress Press, 1956), p. 67.

motivation to give; that of practicality or self-interest.

Many efforts of stewardship are shot through with appeals to self-interest. When one is asked to give to the church, often the connotation is that the giver will reap some kind of divine favor. Preachers often use sermon illustrations from the lives of those who tithed and became prosperous, never to mention those who also tithed and were followed by financial ruin. Often an appeal is made to try tithing for a short-term period to see if God keeps his part of the so-called bargain. This kind of appeal to personal self-interest seldom produces the committed giver.

A second level of motivation for giving might be identified as "obligation or duty." Most Christians do feel some impulse for giving out of one's duty as a Christian or as an obligation to fulfill needs that must be met. It is this approach that many financial appeals take when trying to motivate Christian giving. This method, however, is often used in disregard for the love of God and often has little more than immediate success as an effect on the development of a good Christian steward. There is little value in urging or admonishing people to be good stewards out of obligation. "A command that one should do something willingly," said Immanuel Kant, "is in itself contradictory."⁹ When we lose contact with the source of giving, generosity gives way to a niggardliness.

The source of Christian motivation to "give all you can" is the love of God. This is the third level of Christian motivation for giving. The heart of the Christian message is that generous, unrestricted giving

⁹T. K. Thompson, Stewardship in Contemporary Theology (New York: Association Press, 1960), p. 162.

of one's self and possessions comes from openness to God's love. We give unselfishly when we allow God's gift of love to work through us. When the response of openness to God's love is coupled with genuine need, generosity will often overflow.

However, is such an ideal practical among the average Christian today? John Wesley may have given away eighty percent of his income during his lifetime, but is that helpful to the average Christian in his effort to be a better steward? After all, Wesley was single most of his life and when he did marry his wife had her own income so there was no need to support her. He lived under a different tax structure. Nor did he have to deal with the skillfully promoted appeals from a myriad of charitable organizations or the latest alumni appeal. Wesley's practice of stewardship was far above that which can be expected from the contemporary Christian.

It is my belief that because the average modern Christian does not respond fully out of his response to God's love, he must be motivated by mission and need. The Christian who is striving to be a better steward of his money will respond to need, to the practical purpose he can observe. Most modern Christians need to know why and for what purpose their giving will serve. Walter Towner underscores the importance of this:

When one has knowledge of the needs that exist, plus a sense of responsibility deep enough to result in action, plus Christian faith and unselfish judgment to guide the sharing process, a person is in the position to develop Christian giving into a habit.¹⁰

¹⁰Walter Towner, Guiding A Christian School (New York: Abingdon Press, 1963), p. 118.

A person's motivation is generally enhanced when given the facts and the needs of the church as it carries forth the mission of Christ to the world. It is important that the Christian consider himself a participant and not a spectator in the total mission of the church.

If a person is to grow in stewardship (seldom is committed giving an instant affair), that stewardship must involve both participation in mission (need) and response to God's love. This growth depends primarily upon his total involvement in the life and work of the Christian community as his personal response to God's redeeming love. His conception and experience of Christian giving is, therefore, faith completing itself in works or needs that he feels a part of.

The ultimate objective in Christian stewardship of money must go beyond a legalistic approach to giving. Though certain guidelines may be helpful they must not take the place of spontaneous giving. The demand of the gospel is a willingness to offer all we are and have to God and our neighbors in a spontaneous but responsible way. But, how do we help persons move toward that goal? Paul tells us that we cannot become good stewards in our own strength (Romans 3:20). We cannot pry ourselves loose from the self-centeredness which causes us to hold on to what we acquire. Only a change of management in our lives can accomplish that. Kantonen writes:

No one can be a Christian steward until the Holy Spirit has led him into the presence of the living Christ and a genuine commitment to Christ has taken place. Conversely, such a commitment cannot but lead to that vital wholehearted consecration which is the essence of stewardship.¹¹

¹¹Kantonen, p. 72.

In terms of the consecration of our lives and our resources, it is possible to "give all you can" in this day, but it must be as the Spirit leads and as the Christian, in trust of God's love, allows his life to cease to be marginal and self-protective so that his giving can become spontaneously generous and unlimited.

C. Conclusion

John Wesley's principle of stewardship: "gain all you can, save all you can, give all you can," is his attempt to help the Christian understand his proper role as steward of God's resources. To be a good steward one must react responsively on all three levels. To "gain" at the expense of another is unacceptable. Gain must be achieved by honest industry, utilizing one's God given resources of time, patience, and learning to discharge our daily responsibilities. To "save all you can" Wesley means for the Christian to be thrifty, to practice frugality, but not thrift for its own sake, but because we are stewards of God's resources and should not hoard anymore than we should be wasteful. Provision for one's family and friends should be a concern but beyond that responsibility one should give all he can. It is clearly God to whom our giving is directed. Everything belongs to God, absolutely, and the whole of our possessions, beyond the prescribed need, is his. The Christian must take responsibility to exercise the stewardship with which he has been entrusted by God. It is his inheritance to responsibly pass on this gift from God to those who follow.

These principles apply to modern stewardship as well, although the means by which gain is achieved and the broader definition of "save"

for contemporary needs and responsible stewardship must be taken into account before the Christian can responsibly "give all he can."

Chapter 5

SERMON USING THE WESLEYAN FORMULA

There is a story of a cobbler who, on being asked what was his business, replied: "My business is saving souls, but I mend shoes to pay expenses." Though the reply might be cute, I question the propriety of the sentiment. I doubt that Jesus ever intended for us to come to such a working agreement between our witness to Him and our means of earning a living.

The case could probably be made for the cobbler's point of view using the New Testament, which points out that Jesus was a carpenter for most of his life and a preacher for only three years, at most. Yet, the years spent at the workshop in Nazareth are practically unnoticed with all the emphasis on preaching, teaching, healing, and the final passion. It could be pointed out that the disciples left their nets to become "fishers of men" and thereafter used their vocation to provide for their keep. It could be said that the cobbler was right in his attitude, when he claimed: "My business is saving souls but I mend shoes to pay expenses."

But, that attitude seems to me to be a serious misplacement of emphasis because it divides life into false compartments, one sacred and the other secular. It implies that in some worthy and essential activities of life, a person is not able to serve God as acceptably as in others. "Earning a living" does not carry nearly as high a mark as engaging in some form of Christian service. That attitude can lead to a false division of the wholeness of the Christian life.

Over 200 years ago, John Wesley put forth in a sermon called

"The Use of Money,"¹ and based on Luke's parable of "The Dishonest Steward" (Luke 16:1-9), a basic treatise of the principles for Christian stewardship that has been used as a classic formula for Methodist understanding of his "use of money." For Wesley the Christian's response to money was to "gain all you can, save all you can, and give all you can."²

Although Wesley may not have foreseen the economy of our contemporary society and the decisions that the modern Christian must make in his stewardship, his formula for Christian stewardship is still applicable 200 years later. Let us examine the formula as it may help us in our understanding of what is required of us as we strive to be good Christian stewards.

First of all, the Christian should "gain all he can."

The principle of stewardship depends first and foremost on having resources or property to be stewards of. And if making money is essential, for the Christian making it honorable and honestly is also essential. How we come about our "wealth" is as important to God as what we do with it once obtained.

I believe, as Christians, we need to look at two axioms that help us in our methods of gaining: first, we must recognize the value of persons as compared with property, and secondly, we need to understand our own relationship to things and persons compared with God as producer and owner of all things and persons.

It is only as we see ourselves in relation to these two axioms

¹John Wesley, Fifty-Three Sermons (London: Wesleyan Methodist Book Room 1771), p. 702.

²Ibid.

will we be able to learn the supreme value of life, human and otherwise, and see how it has value only in the service of human need. Then it is possible to see the wages of labor not merely in terms of dollars, but as sufficient food, comfortable clothes, respectable living conditions, medical attention, education, etc.

The two honorable ways of "gaining" are through inheritance and labor. The first, inheritance, should be regarded as a responsibility and trust to be administered rather than a relief from the necessity to work. Legitimate efforts of our own include work, saving, and wise investment. In the teaching of Jesus we have no evidence of anything but approval of work and thrift. But, this all must be arranged with Christ as central to why and how we make money. We must always guard against the temptation of greed and selfishness that can starve the soul. No person can have the mind of Christ when he is so busy making money and engrossed in acquiring that all else is crowded out. When that happens, money comes at too steep a price. We begin to put profits above persons, which Jesus never did. Christians should recognize and regard the fact that they are God's stewards in whatever way wealth is acquired, whether by wages, business ventures, or investment. Gain and acquisition is stewardship business and how we obtain our money is as important as what we do with it once obtained.

Now, the second tenant of Wesley's formula is "save all you can." After we have "gained all you can" by legitimate and Christ-minded means, we will need to look at what we do with our money, how we administer it.

The Christian steward concedes Christ the pre-eminence in all the affairs of life, including the earning and spending, and the saving.

What we do with our money once it is acquired is as important as the acquisition. Every Christian who gains in wealth is not necessarily a good steward. To be a Christian steward is to use it properly and as a trust from God.

What is the will of God regarding savings? Is it his will that we should give away all we have or can some be retained? One of the principles of good stewardship is provision for the future. To be thrifty is wise. To save a portion of one's income is a Christian duty for those whose income is sufficient to permit it. It is a mark of foresight, independence, and in some cases, self-denial, to save. It helps alleviate worry and anxiety concerning the future. No hoarding, but saving of the right sort, from the right motive and methods, tends to prevent or remove such anxiety and worry. So many of our concerns and responsibilities of today relate to the future, and if we should stop all labor which is related to the future we would drastically reduce the work force to a relatively few menial jobs.

The practice of saving with a worthy objective in mind develops discipline and self-control. These are worthy attributes for Christians to engage in, especially Methodists who pride themselves, historically, on their discipline.

The future is an important consideration if one is to be responsible as a Christian. Only about twenty percent of Americans are self-supporting after reaching the age of retirement, that is, 65 years of age. Savings are an important method by which to ward off the concerns of old age, sickness, accident, or even death. It is especially responsible in view of the financial burden these things may cause to

families, loved ones. To save to promote the well-being of one's future so as to not be a burden upon loved ones or society is a proper part of the Christian use of money.

What we save of our income, as much as how we gain our income, is a sacred trust in which we are to be accountable for the proper administration. We are to answer for its use.

Which brings us to the third leg of Wesley's formula for our "use of money," which is to "give all you can."

Is it God's will that we should give away all that we have? There is only one instance in the biblical record that I am aware of, where giving all is required and that was in the case of the rich young ruler whose salvation depended upon such a case of spiritual surgery. Zaccheus kept half of his goods, nevertheless, salvation came to his house. Usually, one can better serve God and others by properly proportioning income than by dealing with it in such a way as to have no resources. Our duty, as Christians, is not to give away all, but to use it all to meet personal, family, and social needs, that the greatest good for the whole might be accomplished.

Christian love must always be at the center of what we do with our money and Christian love must always be responsible love. How we use our money should contribute to making one a better servant of God's kingdom. That love, responsible Christian love, approves necessities, things indispensable to our well-being; conveniences, things which make life easier; and comforts, which bring relief, cheer, and enjoyment without extraordinary expense. But, like Wesley, the Christian must guard against what might be termed, "luxurious living," those things which

gratify vanity, pride, or selfish ambition, or desire without regard to cost.

Christian giving is to unselfishly recognize that all we are and have is from God. We are to share our possessions in such a way as to be responsible in the ministering to the needs of others. It is essentially an act of love. To what and where and how much do we give of our money is important, but it is Christian oriented only if it is done in love. For as the apostle Paul pointed out, "though I give all my goods to feed the poor, and though I give my body to be burned, and have not love, it profits me nothing" (I Corinthians 13:3). Giving may be sacrificial, systematic, and proportionate, but if love is absent it is not Christian giving. The epistle of John declares, "whoever possesses the world's goods and notices his brother in need and shuts his heart against him, how can love to God remain in him?" (I John 3:17, Moffatt). Christian stewardship is directed by love.

And because our stewardship is directed by love, it cannot be contained or confined. The responsibility of deciding how much to give is an individual matter and should be determined in the light of love as it is reflected in the requirement of wholesome living, family responsibilities, reasonable savings to meet future obligations and the recognition of the needs of others that our giving might effect and then give freely, in love.

John Wesley's formula still rings true for Methodists who have the love of God in their hearts and who want to be good stewards of their lives: "Gain all you can." "Save all you can." "Give all you can."

Chapter 6

SOME MODELS OF FUND RAISING

A. Every Member Visitation Model

Perhaps the most widely used model for fund-raising in churches is the "EMV," or Every Member Visitation program,¹ or some derivation of it. Its principle focus is to reach each member of a church in their home setting, explain the program of the church in a face-to-face encounter by selected visitation teams and solicit a financial commitment prior to leaving the home.

There are four basic phases in the "EMV" model: (a) the preparation, (b) the training of the visitation teams, (c) the visitation itself, and (d) the follow-up.

The preparation stage may be the most important for success. The fundamental objective is to organize in such a way to include the maximum number of workers in the campaign. The idea, of course, being that the more closely involved in the actual working of the campaign the more deeply committed the worker becomes and the greater ownership in seeking its success. Therefore, several committees are created such as: Executive, Canvass, Publicity, Clerical, Spiritual Life, Arrangements, Advanced Gifts, Telephone, and any others that might be deemed desirable and involve more people.

The calendar of the church is cleared of all activities and

¹"Instructions for Stewardship Emphasis" (Department of Finance and Field Service of Board of Missions of the United Methodist Church).

meetings except those that are essential so as to not conflict with the campaign and to add importance to its functions. This also provides adequate time for visitation.

The training of the workers provides a three-fold function. First, to inform and enthuse the visitors and workers about the church's program and needs so that they will have a more personal involvement and message to proclaim; and secondly, to train them in the most effective methods of visiting in homes so as to be able to solicit a positive response and not a negative one; and thirdly, and perhaps the most important, to secure the financial commitment from all the workers before the visitation actually begins. Depending upon the effectiveness of the trainer, the size of the membership, and the "needs" involved, fifty to eighty percent of the total dollars received in pledges will come from this committed group of workers. A large portion of the goal is already assured before visitation begins.

Visitation then, is the method used to secure the remainder of the financial support that the workers have not underwritten from the rest of the membership and constituency.

"Follow-up" involves several things, such as calling again on those who did not pledge, seeking increased activity in the church; calling on those who have complaints or are critical of the church; and inviting into membership non-members who have made a pledge or shown an interest in the church.

Evaluation. There is no argument with the success of the EMV when carried out in its entirety. However, the successful use of this model is often very expensive, extremely time consuming, and similar

model is often very expensive, extremely time consuming, and similar results can often be achieved with less effort. The success in involving great numbers of workers is often very difficult. As a result, those who have committed themselves to working are confronted with an enormous burden of visits to make with little enthusiasm for it. Thus, short cuts and derivations result, often with less successful results. Because of the magnitude of the effort, most churches do not make the EMV an annual event.

B. Roman Catholic "Catechesis" Model

In Roman Catholicism, the "catechesis" model of stewardship is officially known as "The Total Stewardship Model."² It is basically comprised of five constitutive elements: (a) The Parish Council Update, (b) Home Visitation for Evangelization, (c) Parish Analysis, (d) Stewardship of Time and Talent, and (e) Stewardship of Money.

The Parish Council along with clergy are given an "update" consisting of a catechesis in the many meanings of stewardship. Each member of the council and clergy are expected to improve their skills for leading and the parishioners in their stewardship focus. This is accomplished through a six-week course in the total stewardship concept.

Following the six-week update, the Parish Council conducts a parish-wide home visitation in which each residence is contacted. The purpose is not solicitation, but to proclaim the "good news" of Jesus, to evangelize to all that Jesus loves them and they are wanted, and an

²Stewardship of Money, A Manual for Parishes (Washington: National Catholic Stewardship Council, 1976).

invitation is extended to participate. The church is seen as authentic and caring and attempting to establish a creative climate of confidence in the church.

A scientific instrument called, "The Parish Analysis," a computerized questionnaire, is mailed to all parishioners (17 and over). The responses reflect the overall attitudes and problems of the people. From this tool the clergy and Parish Council are able to more precisely address the parishioner's needs.

The main thrust of the "Stewardship of Time and Talent" element of the model is the initiation of the parish-at-large in the stewardship of time and talent. A seven-week catechesis model of stewardship education, using biblical and contemporary material is conducted. Simultaneously, a seven-week homily series is offered during worship services emphasizing the same biblical and contemporary material after which parishioners are invited to select a ministry from a Time and Talent Card committing themselves to that ministry for at least one year.

The "time and talent" emphasis is followed by a seven week catechesis in the stewardship of money. The center of focus is on gratitude and thanksgiving, not on budgetary problems of the parish. Simultaneously, as in the time and talent portion, a seven-week homily series on the stewardship of money is presented.

It is, of course, this final phase of the catechesis model that is more directly related to "fund-raising." This seven-week emphasis contains seven basic steps: communication, organization, recruitment, response, motivation, thanksgiving, and visitation-reporting. Coinciding with this period is to be seven homilies or sermons based on stewardship

themes. At least three of these are to be instructional, concentrating on giving as gratitude to God for having received from Him. A "Thanks-Giving Card," suggesting what amount a gift could be in order to be proportionate to one's income is utilized. This is signed and returned to the Parish Council.

Evaluation. There is no question as to the probable success of this method in the overall stewardship of a parish. Because of the nature of the model, that is, its necessity for large blocks of time to implement, other areas of parish concern would have to take a "back seat." To complete this program, if pursued systematically, would involve a minimum of twenty weeks. Most Protestant churches might have difficulty in sustaining such a program for this length of time. Roman Catholicism's success might be more evident because of the nature of their allegiance to their church's programs. Protestants, on the other hand, and Methodists in particular, are much more oriented to shorter-term approaches. Also, this same effect might be achieved through regular channels of study and training, or in a shorter span of time.

C. Pony Express Model

The "Pony Express" Model³ is relatively new in fund-raising for churches and has been adapted from charitable organizations who have used a "house-to-house" approach in community fund-raising. The cleverness of its "western" motif has been adapted with equal success by other groups

³Don English, Master Instruction Manual for the Pony Express Stewardship Plan (Oklahoma City, 1976).

using "circuit riders" and "astronauts," etc., but the basic structure is similar.

The program proposes a "no pledge card" approach, using only an "estimate of giving" card for parishioners to sign and submit.

It also proports to use no "over the shoulder" supervision by church officials in the calling on member families as they await the pledge card.

The program in a nutshell is this: a "General Manager" is named to head the campaign, who in turn recruits "station agents," who in turn recruit "train bosses" to see that the "run" (name given to the progress of the solicitation procedure) is being carried through on schedule. The "General Manager" provides each "trail boss" with a "saddlebag" bearing the names, addresses and phone numbers of ten families in the church (excluding shut-ins and others who have no way of transporting the "saddlebag") in a particular geographical area. Then on the day of the "run" the "trail boss" will sit down with his family (the first family of ten on his "run"), fill out the Estimate of Giving card with their intention for the coming year, seal it in an envelope and place it in the "saddlebag." He then carries the "saddlebag" to the next family on the "run." This family continues the process as did the "trail boss" and then carries it on to the third family, etc. Each family repeats the process and carries the "saddlebag" to the next home.

During the "run" the "trail boss" will check on the progress of the "saddlebag" by phone to make sure it is moving on schedule from family to family. When the "saddlebag" has reached its final family the "trail boss" will then return it to the church office or the "reporting

station."

Evaluation. Again, like all the models, there is a positive and a negative side to the process. The "motif" gimmick will spark some new interest for those having utilized other methods of fund-raising in the church and the requirement of every family to be involved to the degree of at least "passing the saddlebag" in keeping the process moving is a positive aspect to the program. Visitation is probably the least attractive part of any of the models and this method reduces that to a minimum, one in number.

On the other hand, this model is not significantly different from the "Every Member Visitation" model except in motif and style of visitation, and, in fact, has some shortcomings in as much as there is no one present to answer questions of present program concepts in the family homes. There is also the major problem of keeping the "saddlebag" moving even with the "trail boss" riding herd, if you will, because of persons not home, indifference of members, or outright unwillingness to commit to the process. This causes delays and persons expecting the bags in the process do not receive them when they expect them, etc. To succeed requires a diligence on the part of the "trail boss" to carry through and keep close watch on the movement of the "saddlebag." There is very little "stewardship education" in the use of this method except by mailed literature.

D. Faith and Commitment Model

A broadening number of churches are engaging in the "Faith and Commitment" model⁴ of fund-raising; sometimes known as the "Total Faith

⁴First Presbyterian Church of Downey, Policy Manual: Basic Attitudes Toward Church Finances (Downey, 1975).

Budget" or "Faith-Promise" method.

This is the simplest of all the stewardship models in as much as it requires no visitation, no recruitment, no known pledge of givers, no budget goals.

The central focus of the method is encapsuled in two words: faith and secrecy. It is in faith or trust that the church conducts its financial affairs, not having any record of signed commitments to exact their budgetary position; and through a "secret" estimate of giving for the year, sealed in an envelope and never opened by the church.

Preparatory letters are mailed to members prior to Stewardship Sunday to explain the program and the church's needs. On that Sunday, following the sermon, "Estimate of Giving" cards are distributed to every family who fills them out, seals them in an envelope, writes their name (and address in some cases) on the envelope, and brings it to the altar in an act of dedication. The sealed envelopes are recorded by the financial secretary as having been received (not opened) and then placed in an appropriately safe place (a safe, safe-deposit box, etc.). The following day, cards and envelopes are mailed to any persons not present on Stewardship Sunday and instructed to follow the same procedures and mail the sealed envelope back to the church.

Offering envelopes are distributed prior to the first Sunday of the new year, and by the end of January the financial secretary has a picture of the level of support that is likely to be received for the year by multiplying the first month's income by twelve. By the end of the first quarter it can usually be determined what the total estimated envelope giving will actually be. Budget considerations can be reevaluated

if the giving is stronger or weaker than anticipated.

Quarterly statements are mailed as to the actual contributions received and regular publication of income progress over and against church needs are provided for the members.

Just prior to the next campaign, the sealed envelopes are taken from their "safe" place and returned by mail to the families with an accompanying letter of appreciation for their support and an invitation to compare their estimate to their actual contributions.

Evaluation. For some churches this model has proven quite successful. It certainly is a simpler process of fund-raising. For most churches there is something to be said for not having to recruit members to run a campaign or to serve as visitors. And the method does emphasize "faith and trust" in God as a virtuous claim on the giver as well as the church.

On the other side of the issue there would seem to be some possible problem areas. This method certainly reduces the obligatory response of the members to give proportionately or any other way in as much as he or she can give at any level or differing levels during the year. It could effect regular giving when special offerings were received since givers could rationalize that they would give only a set amount and how it was divided or expended was not their concern.

This method of giving also reduces the ability of the Finance Committee to set responsible goals and do creative budgeting for at least the first quarter of each fiscal year in as much as it is difficult to establish the accuracy of giving until that period has passed. Also, it might be argued that since there is no obligation, other than the "secret" one with God, giving could be curtailed at intervals of high

expenses so that the church receives the "crumbs." This being the case, it would not be a model of good stewardship.

It may well be that once initiated into the financial life of the church and was unsuccessful, returning to another, more conventional model of stewardship might be difficult in as much as many members might consider that the church can function without some expected estimate of giving and might make claims of a "lack of faith and trust" on the part of the church.

Careful consideration should be given before adopting this model for a church's financial program since returning to previous methods might constitute a "set back" in giving patterns.

Chapter 7

A "METHODIST" MODEL

The "Methodist" Model is such only from the standpoint that it includes a series of seminars or training sessions on the Wesleyan Formula: "Gain all you can, Save all you can, Give all you can." The remainder of the model is adaptation from other methods of fund-raising, primarily the Every Member Visitation.

To declare this model uniquely "Methodist" would be irresponsible in as much as anyone could adopt it as theirs since the Wesleyan Formula has become a widely accepted axiom in many denominations.

I. Program Planning

A. Congregational Participation

1. Mail out questionnaire to be examined at home and returned at worship service.
 - a. Have some questionnaires in bulletins.
 - (1) Take time in service to fill out.
 - b. Telephone members prior to worship service.

B. Fall planning meeting to determine needs and program.

1. Determine priorities
2. Evaluate questionnaires regarding program.

II. Communication

A. Communication continuous throughout year.

1. Use information about church and what it is doing.
2. Keep simple and brief.

B. Offer ways to exercise stewardship.

1. Service (as vocation not obligation).
 2. Giving (out of gratitude and missional need).
- C. Series of meetings or training sessions on the Wesleyan formula.
1. Gain all you can.
 - a. Stewardship of work.
 - b. Our calling to be good citizens.
 2. Save all you can.
 - a. How to use your money in the best way.
 - (1) Budgeting
 - (2) Investing and Saving
 3. Give all you can.
 - a. God's calling to be stewards of money.
 - (1) Direct giving to a church.
 - (2) Response to love and need.
 - (3) Wills (life stewardship).
- D. Letters to members and constitutents.
1. Letter No. 1 - Introducing campaign and including the questionnaire.
 - a. Mail by end of August (if Fall campaign).
 2. Letter No. 2 - Explaining church program and needs.
 - a. Include information on stewardship and missions.
 - b. Include human interest material about the church that is positive.
 3. Letter No. 3 - Stewardship letter from pastor and/or lay leader.
 - a. Include pledge (commitment) card.

- (1) Allow for options.
 - (a) Weekly pledge.
 - (b) Percentage of income (undesignated) per year.
 - (c) Unable to give.
 - (d) Refuse to give and wish to have membership terminated or transferred.

E. Telephoning

- 1. First call
 - a. Secure questionnaire and share enthusiasm.
- 2. Second call
 - a. To encourage attendance and commitment.
 - (1) Attendance at one of two commitment Sundays.
 - (2) Request the returning of pledge cards.

III. Response

- A. Commitment Sundays (Two)
 - 1. Two opportunities to make commitment.
 - 2. Worshipper takes card to altar during service.
- B. Encourage youth and children to make a weekly commitment to church school during church school.

IV. Follow Through

- A. Following second commitment Sunday visitation teams make visits to those who fail to return pledge card.
 - 1. Further explanation of program, if necessary.
 - 2. Attempt to complete same day (no later than Tuesday of same week).
- B. Send results of campaign and "thank" letters to those who participated.

1. Include any special programs that may be funded because of success of campaign.
2. An estimate of expected income based on results.

V. Budget Building

- A. Preliminary presentation budget may be utilized to define program areas.
 1. An informational tool, not a line budget.
- B. Following campaign a precise line budget is developed based on results (not speculation).

SUMMARY

The purpose of this project was to take a look at John Wesley's view of stewardship as it was most specifically put forth in his sermon, "The Use of Money." Using the famed "formula" from the sermon: "gain all you can, save all you can, give all you can," this project attempted to evaluate whether Wesley's attitude toward stewardship as projected through this axiom was applicable to contemporary stewardship and modern fund-raising.

An examination of Wesley's sermon in detail: background, exegesis, historical analysis, textual exegesis of Luke 16:1-8 (Parable of the Unjust Steward), motivations, and its application for modern stewardship was attempted.

A sermon based on the Wesleyan formula was prepared as a means of communicating the formula's meaning for contemporary Christians.

Four fund-raising models were examined and critiqued as to their strengths and weaknesses: The Every Member Visitation model, the Roman Catholic Catechesis model, the Pony Express model, and the Faith and Commitment model.

Finally, an attempt was made to develop a "Methodist" model of fund-raising, making use of the famed formula.

Through this project paper it was shown what Wesley's major philosophy was as it pertained to the stewardship of money and what he meant by "gaining...saving...and giving..." as it was set forth in his famed sermon. A critique of the application of this understanding was undertaken which illustrated that Wesley's views, though somewhat narrow in scope as it applies to contemporary Christians, nevertheless had a

lasting value and with some redefinition of meaning was still valuable for modern stewardship understanding and applicable to contemporary fund-raising.

As for the fund-raising models, the paper shows that with some adjustment in approach, most of the models could adapt the formula for their intended purpose. And though a "Methodist" model was developed, there is nothing really unique to Methodists that couldn't be applied to any other denominational fund-raising method. The model presented was an attempt to utilize parts of other models and adapt them to form a method of fund-raising that would have inherent within it a "Methodist" self-image.

The recommendation for fund-raising would be for all churches to develop a means of "educating for stewardship," that is, for congregations to promote a means by which meaning, motivation, and Christian response, as it applies to stewardship, might be presented to as many members as possible, so that these persons might be able to see their own responsibility as it pertains to the means by which Christians gain their money; what responsible use of that gain may be made acceptable to God; and what Christian giving really is.

It is still the primary goal of stewardship to create "stewards" among Christians and not to simply raise money.

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